



03 Rec'd PCT/PTO 18 OCT 2004
PCT

ATTORNEY DOCKET NO. 07082.0013U1
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	
)	
ONG, Yong Kin (Michael))	Confirmation No: Unassigned
)	
Application No. 10/506,739)	Examiner: Unassigned
)	
Intl. Filing Date: February 28, 2003)	Date of Deposit: September 3, 2004
)	
For: ELECTRONIC TRANSFER)	
SYSTEM)	

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

NEEDLE & ROSENBERG, P.C.
Customer Number 23859

Sir:

Pursuant to the requirements of 37 C.F.R. § 1.56, submitted herewith on the accompanying Form PTO 1449 is a listing of documents known to Applicants and/or their attorneys. Because the above-identified application was either filed or entered the national stage under 35 USC 371 after June 30, 2003, copies of each cited U.S. patent and each U.S. patent application publication listed are not enclosed pursuant to 1273 OG 1. A copy of each of the remaining documents is enclosed.

In accordance with the provisions of M.P.E.P. § 2001.06(b) and 37 C.F.R. § 1.98(b)(3), Applicants would like to bring to the attention of the Examiner the existence of the co-pending patent application identified below, which was filed in the United States Patent and Trademark Office:

ATTORNEY DOCKET NO. 07082.0013U1
Application No. 10/506,739

	<u>Application No.</u>	<u>Date Filed</u>	<u>Inventors</u>	<u>Attorney Docket No.</u>
1.	*10/203,736	10/15/02	Ong, Yong	07082.0005U1

The pending application identified with an asterisk (*) is stored in the Image File Wrapper (IFW) system of the USPTO. Accordingly, copies of the cited specification, including the claims and drawings thereof, are not enclosed in accordance with the waiver to 37 CFR 1.98(a)(2)(iii) dated September 21, 2004.

This Information Disclosure Statement is believed to be filed in a timely manner pursuant to 37 C.F.R. § 1.97(b)(3), in that a first Office Action on the merits of the present patent application has not yet been mailed to Applicants.

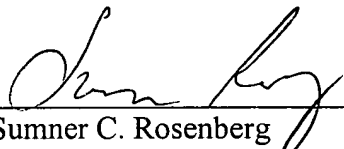
Consideration of the cited documents and making the same of record in the prosecution of the above-referenced application are respectfully requested.

No fee is believed due; however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 14-0629.

ATTORNEY DOCKET NO. 07082.0013U1
Application No. 10/506,739

Respectfully submitted,

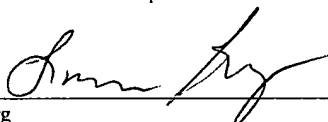
NEEDLE & ROSENBERG, P.C.


Sumner C. Rosenberg
Registration No. 28,753

NEEDLE & ROSENBERG, P.C.
Customer Number 23859
(678) 420-9300
(678) 420-9301 (fax)

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I hereby certify that this correspondence, including any items indicated as attached or included, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date indicated below.


Sumner C. Rosenberg

10/13/04
Date



LIST OF INFORMATION CITED BY APPLICANT
(Use as many sheets as necessary)

Complete if Known

Application Number	10/506,739
Filing Date	September 3, 2004
First Named Inventor	Ong
Group Art Unit	Unassigned
Examiner Name	Unassigned

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS					
Examiner's Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code	Date	Name	Translation
					Yes/No
	A4	WO 01/45008	06/21/01	Debit.Net, Inc.	
	A5	WO 98/40809	09/17/98	Cha! Technologies, Inc.	

NON-PATENT DOCUMENTS

NON-PATENT DOCUMENTS
Non-Patent Citations (include Author, Title, Publisher, Relevant Pages, Date and Place of Publication)

Examiner's Initials	Cite No.

Date Considered:

Examiner Signature: _____

Examiner Signature:	Date Considered:
<p>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	